

**ABSTRACT OF THE DISCLOSURE**

A bikini assembly includes a bikini top having a first panel and a  
5 second panel. A first strap and a second strap are each elongated and each  
has a first end and a second end. The first strap extends through the first  
panel. The second strap extends through the second panel. The first and  
second straps are looped together such that the first panel is attached to  
the second panel. The first and second straps form arm openings. A bikini  
10 bottom includes a third panel having a front edge, a back edge, a first side  
edge and a second side edge. A third strap is elongated and has a first end  
and a second end. The third strap extends into the front and back edges so  
that leg openings are formed between the third strap and each of the first  
and second side edges.

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